

Notice of Allowability

Application No.

09/638,943

Examiner

John M Winter

Applicant(s)

HACHE, SIMON

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the response filed on 5 May 2004.
2. ☒ The allowed claim(s) is/are 41-80.
3. ☒ The drawings filed on 15 August 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

JAMES P. TRAMMELL
SUPERVISOR PATENT EXAMINER
TECHNOLOGY CENTER 3600

Art Unit: 3621

Allowable Subject Matter

Claims 41-80 are allowed over the prior art record.

1. The following is an examiner's statement of reasons for allowance:
2. The closest prior art of record Berger (US Patent 6,269,347) teaches a method for calculation of a reduced interest mortgage payment plan. Yamane (JP 2003323577 A) teaches a deferred payment gift certificate system. Siandra (Credit and moral hazard in a dual currency economy) teaches the moral hazard problems in credit markets where two convertible currencies exist.

What they fail to teach or suggest:

A. a bi-currency debt contract system for making stable currency debts for use in secondary economies, said bi-currency debt contract system comprising:
a debtor entity having use for debt proceeds secondary economy,
a second interest rate at least partially determined by from a commonly available interest rate database of a local currency of the secondary economy,
an agreement for a debt between said debtor and debt issuer entities at said first interest rate, said debt payable in the stable currency,
a processor assembly structured to generate an amortization schedule, said amortization schedule comprising a first debt service obligation payable at said second interest rate and a second debt service obligation payable at said first interest rate.

These distinct features renders claims 41,62 and 68 allowable.
Claims 42-61,63-67 and 69-77 are dependant upon claims 41,62 and 68 respectively and have all of the limitations of claim 41,62 and 68 respectively, and is allowable for the same reasons

B. a procedure for making a secure debt comprising:
establishing a first interest rate at least partially based on a? available first debt interest rate database,
establishing a second interest rate which is greater than the first interest rate based on an available second debt interest rate database,
making a debt between a debt issuer entity and a debtor entity at the first interest rate,
establishing a processor generated amortization schedule and amortizing at least a majority of the debt at the second interest rate in accord with the processor generated amortization schedule,
creating a reserve fund derived from the difference in amortization of the debt at the second interest rate and at the first interest rate, and establishing the reserve fund in a predetermined sufficient amount to facilitate satisfaction of the debt.

These distinct features renders claim 78 allowable.

Art Unit: 3621

Claims 79 and 80 are dependant upon claim 78 and have all of the limitations of claim 78 and is allowable for the same reasons

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M Winter whose telephone number is (703) 305-3971. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (703)305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

JMW

July 12, 2004